a central controller including a CPU and a memory operatively connected to said CPU;

at least one terminal, adapted for communicating with said central controller, by transmitting the secure parameter to said central controller; said memory in said central controller containing a program, adapted to be executed by said CPU, for executing e-financial transactions for the secure parameter, wherein the secure parameter is a password or code; wherein said central controller receives the secure parameter from said terminal and executes the e-financial transaction for the account based upon the secure parameter, without requiring access to personal financial, banking or credit card information.

7. (Amended) A method of executing an e-financial transaction having at least one customer specified secure parameter, such that no personal financial information is disclosed during the transaction, using a central controller including a CPU and a memory operatively connected to a CPU and containing a program adapted to be executed by said CPU for calculating the amount of funds, and a terminal adapted for communicating with said central controller, the method comprising the steps of:

transferring a specified amount of funds to the central controller through an electronic fund transfer or cash, receiving an input/output device and a secure password from the central controller, executing the e-financial transaction by;

imputing the secure password and the I/O device to the central controller via the terminal;

processing a program to execute the e-financial transaction transmitted by the secure password, the amount of funds having the password security; and

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outputting the calculated funds from the controller to a I/O device specified by the customer.

10. (Amended) A data processing system for executing an e-financial transaction having at least one customer specified secret password, wherein personal financial information is protected through the use of an input/output device, comprising:

a CPU;

a memory operatively connected to said CPU,

said memory containing a program, adapted to be executed by said CPU, for receiving the secret parameter and calculating the amount of funds having the secret password; and

said input/output device, operatively connected to at least one of said memory and said CPU, for input of the secret password and for output of the funds.

11. (Amended) A method of executing an e-financial transaction, wherein personal financial information is protected through the use of an I/O device, having at least one customer specified secret password using a CPU and a memory operatively connected to said CPU and containing a program, adapted to be executed by said CPU, for calculating a price, the method comprising the steps of:

receiving the secret password;

executing the program in the CPU for calculating:

the amount of funds having the secret password; and

outputting the funds.

12. (Amended) Computer executable steps, stored on a computer readable medium, for executing an e-financial transaction, wherein personal financial information is protected

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